AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Claims 1-89. (Cancelled).

90. (Currently Amended) A financial scenario ~~modeling~~ model creation and analysis tool that provides computer-aided design for financial transactions, comprising:

- a graphical user interface which enables a user of said tool to create a diagram of a financial scenario conceived by the user on a display screen, wherein said graphical user interface enables creation of said financial scenario diagram by enabling said user to:

select define parties involved in the financial scenario ~~from a collection of~~ ~~predefined parties~~ and add the ~~selected~~ parties to the diagram on the display in the form of graphical party objects; and

~~select~~define financial instruments involved in the financial scenario ~~from a~~ ~~collection of predefined financial instruments~~ and add the ~~selected~~ financial instruments to the diagram in the form of graphical financial objects that each show a physical connection on the diagram between ~~selected~~ pairs of said graphical party objects in the diagram, wherein the user interface further enables the user to indicate a flow direction on the diagram between the ~~selected~~ pairs of said graphical party objects for an obligation related to the financial instrument connecting said ~~selected~~ pairs;

816097

- a software engine operable, in response to creation of the diagram of the financial scenario, to ~~generate~~ create a mathematical model ~~modeling information~~ for said financial scenario using data collected by said engine during the creation of said diagram by said user, wherein creation of said mathematical model includes creating variables and mathematical relationships between variables based on the content of the diagram;

- wherein said diagram and said mathematical ~~modeling information~~ model are linked within said tool, and said user interface enables the user to make changes to said graphical party objects and said graphical financial objects in said diagram, wherein when changes are made by the user to said diagram corresponding changes are made by said [[tool]] software engine to the mathematical model ~~modeling information~~; and

- further wherein said user interface enables said user to perform an analysis of the financial scenario using the created mathematical model by changing values for the created variables within the mathematical model and viewing a result determined by the mathematical model.

91. (Currently Amended) The financial scenario ~~modeling~~ model creation and analysis tool of claim [[91]] 90, wherein said graphical financial objects indicate a relationship, relative to said financial instrument represented thereby, between said ~~selected~~ pairs of said graphical party objects.

92. (Currently Amended) The financial scenario ~~modeling~~ model creation and analysis tool of claim 90, wherein said mathematical modeling ~~information~~ includes financial instrument information for each of the ~~selected~~ financial instruments added to

- 3 -

816097

said diagram, and said graphical user interface enables said user to view and edit said financial instrument information.

93. (Currently Amended) The financial scenario ~~modeling~~ model creation and analysis tool of claim 90, wherein said graphical user interface enables said user to enter and define date information relating to said financial scenario for use by said engine ~~to further generate mathematical modeling information for the financial scenario~~, and further wherein said graphical user interface is operable to display said date information in graphical form on said display screen.

94. (Currently Amended) The financial scenario ~~modeling~~ model creation and analysis tool of claim 93, wherein said tool enables said date information to be entered using a natural date language, said engine being operable to process said date information from said natural date language.

95. (Currently Amended) The financial scenario ~~modeling~~ model creation and analysis tool of claim 90, wherein said engine is operable, in response to said addition of said financial instruments to said diagram, to define roles for parties represented by said graphical party objects which are connected by said graphical financial objects, wherein said roles are used by said engine to define said parties interaction with said financial instrument represented by said graphical financial object.

96. (Currently Amended) The financial scenario ~~modeling~~ model creation and analysis tool of claim 90, wherein said engine is operable to determine an optimal result for said financial scenario relative to at least one aspect of the scenario, and to calculate

816097

optimal values for variables relating to said financial instruments represented in said

diagram based on said optimal result.

97. (Currently Amended) The financial scenario ~~modeling~~ model creation and

analysis tool of claim 90, wherein said tool is operable to determine an optimal result for

said financial scenario represented by said diagram

98. (Currently Amended) The financial scenario ~~modeling~~ model creation and

analysis tool of claim 97, wherein said graphical user interface is operable to display said

optimal result to said user.

99. (Currently Amended) The financial scenario ~~modeling~~ model creation and

analysis tool of claim 90, wherein said engine is operable, in response to creation of each

of said graphical party objects, to generate a party-specific template for containing

specific information on said party, said graphical user interface enabling said user to edit

said information in said party-specific template.

100. (Currently Amended) The financial scenario ~~modeling~~ model creation and

analysis tool of claim 90, wherein said graphical user interface includes a worksheet

section which enables said user to input scenario information, wherein said engine is

operable to use said scenario information when ~~modeling~~ creating said mathematical

model of said financial scenario.

101. (Currently Amended) The financial scenario ~~modeling~~ model creation and

analysis tool of claim 100, wherein said worksheet is a non-cell based calculation

- 5 -

interface wherein references used in calculations are based on a hierarchical outline and not on a positional reference.

102. (Currently Amended) The financial scenario ~~modeling~~ model creation and analysis tool of claim 101, wherein said worksheet includes a formula language for use in creating ~~financial~~ scenario information, said formula language including a library of predefined functions and keywords.

103. (Currently Amended) The financial scenario ~~modeling~~ model creation and analysis tool of claim 102, wherein said engine is operable upon entry of said scenario information in said worksheet section to establish links between related scenario information and between scenario information and date information, thereby establishing a dependence therebetween, and further wherein said engine is operable to use said links when ~~modeling~~ creating said mathematical model of said financial scenario.

104. (Currently Amended) The financial scenario ~~modeling~~ model creation and analysis tool of claim 100, wherein said tool includes a library of predefined worksheets for use in said worksheet section, said graphical user interface enabling said user to select said predefined worksheets from said library of pre-defined worksheets.

105. (Currently Amended) The financial scenario ~~modeling~~ model creation and analysis tool of claim 102, wherein said formula language further includes a library of predefined prefixes for use in creating said scenario information.

106. (Currently Amended) The financial scenario ~~modeling~~ model creation and analysis tool of claim 94, wherein said natural data language is used in said tool to

816097

specify either a single date or a series of dates relating to said financial scenario, and

further wherein expressions used in said natural date language to define a series of dates

include a start date, a frequency and an ending date.

107. (Currently Amended) The financial scenario ~~modeling~~ model creation and

analysis tool of claim 106, wherein said tool enables a plurality of possible outcomes to

be modeled based on different date information provided by said user.

108. (Canceled).

816097